

Information to identify the case:

| | | | |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Nestor W Robles | Social Security number or ITIN | xxx-xx-7509 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court | District of New Jersey | | |
| Case number: | 19-18281-JKS | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nestor W Robles

8/1/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Nestor W Robles
 Debtor

Case No. 19-18281-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Aug 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2019.

db +Nestor W Robles, 6117 tyler place, West New York, NJ 07093-2209
 518200863 MACYS, PO BOX 8218, Monroe, OH 45050
 518200864 +MIDLAND FUNDING LLC, 320 EAST BIG BEAVER, Troy, MI 48083-1271
 518200865 P C RICHARD & SON/SYNCHRONY BANK, PO BOX 960061, Adin, CA 96006-1000
 518200871 +TD BANK-TARGET CREDIT CARD, PO BOX 1470, MINNEAPOLIS, MN 55440-1470

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 02 2019 00:28:57 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 02 2019 00:28:53 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

518200859 +EDI: CAPITALONE.COM Aug 02 2019 03:43:00 CAPITAL ONE BANK, PO BOX 30281, Salt Lake City, UT 84130-0281

518200860 +E-mail/Text: bankruptcy@cavps.com Aug 02 2019 00:29:16 CAVALRY PORTFOLIO SVCS, 500 SUMMIT LAKE DR, STE 4A, Valhalla, NY 10595-2323

518200861 +E-mail/Text: bncnotices@becket-lee.com Aug 02 2019 00:28:03 KOHLS PAYMENT CENTER, PO BOX 2983, Milwaukee, WI 53201-2983

518200862 +EDI: RMSC.COM Aug 02 2019 03:43:00 LOWE'S/SYNCHRONY BANK, P.O. BOX 530914, Atlanta, GA 30353-0914

518200866 EDI: PRA.COM Aug 02 2019 03:43:00 PORTFOLIO RECOVERY, 120 CORPORATE BLVD, SUITE 100, Norfolk, VA 23502

518200868 +EDI: RMSC.COM Aug 02 2019 03:43:00 SYNCHRONY BANK/GAP, PO BOX 105972, Atlanta, GA 30348-5972

518200869 +EDI: RMSC.COM Aug 02 2019 03:43:00 SYNCHRONY BANK/JCP, P.O. BOX 960090, Orlando, FL 32896-0090

518200867 +E-mail/Text: jennifer.chacon@spservicing.com Aug 02 2019 00:29:55

518200870 +EDI: RMSC.COM Aug 02 2019 03:43:00 Synchrony Bank/TOYS R US, P.O. BOX 965001, Orlando, FL 32896-5001

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518200858 bank of america, PO BOX 982238

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the holders, et al dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 John Sywilok sywilokattorney@sywilok.com, nj26@ecfbis.com
 Luis A Alum on behalf of Debtor Nestor W Robles ngallego@alumferrer.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4